

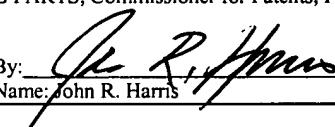


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: WHEELER, et al. Examiner: Unassigned
Serial No.: 10/711,127 Group Art Unit: 2132
Filed: August 25, 2004 Docket: 10399-40261
Confirmation No.: 5126
Due Date: November 28, 2004
Title: Account Authority Digital Signature (AADS) System Using Transactional Account Information

CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to: Mail Stop MISSING PARTS, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 19, 2004.

By: 
Name: John R. Harris

Mail Stop MISSING PARTS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

24728

PATENT TRADEMARK OFFICE

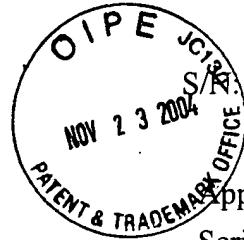
Sir:

We are transmitting herewith the attached:

- Transmittal Sheet containing Certificate of Mailing
- Notice to File Missing Parts of NonProvisional Application dated 09/28/2004 (2 pages)
- Response to Notice To File Missing Parts of Nonprovisional Application (1 page)
- \$1,800 Check for Additional Claims Fee
- Return postcard

MORRIS, MANNING & MARTIN LLP
1600 Atlanta Financial Center
3343 Peachtree Road, N.E.
Atlanta, Georgia 30326-1044
404.233.7000

By: 
Name: John R. Harris
Reg. No.: 30,388



10/711,127

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: WHEELER, et al. Docket: 10399-40261
Serial No.: 10/711,127 Confirmation No.: 5126
Filed: August 25, 2004 Group Art Unit: 2132
Title: Account Authority Digital Signature
(AADS) System Using Transactional
Account Information Examiner: Unassigned

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this Transmittal Letter and the papers, as described herein, are being deposited via First Class Mail in an envelope addressed to: Mail Stop Missing Parts, Commissioner of Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on November 19, 2004.

By:

John R. Harris

**RESPONSE TO NOTICE TO FILE MISSING PARTS
OF NONPROVISIONAL APPLICATION**

Mail Stop Missing Parts
Commissioner of Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

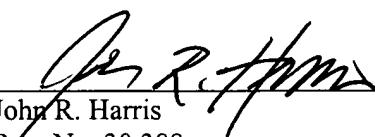
In response to the Notice to File Missing Parts of Non-Provisional Application mailed September 28, 2004 Applicant encloses herewith a check in the amount of \$1,800.00 to cover the fees for the additional claims for this application.

Applicant believes that the submission of these papers complete the filing of all necessary papers and respectfully requests that the referenced application be passed along for examination.

Respectfully submitted,

MORRIS, MANNING & MARTIN, LLP

November 19, 2004


John R. Harris
Reg. No. 30,388

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UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/711,127	08/25/2004	Lynn Henry Wheeler	

24728
 MORRIS MANNING & MARTIN LLP
 1600 ATLANTA FINANCIAL CENTER
 3343 PEACHTREE ROAD, NE
 ATLANTA, GA 30326-1044

CONFIRMATION NO. 5126
FORMALITIES LETTER

OC000000013927072

Date Mailed: 09/28/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted***Items Required To Avoid Abandonment:**

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- Additional claim fees of **\$1800** as a non-small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$1800** for a Large Entity

- Total additional claim fee(s) for this application is **\$1800**
 - **\$1800** for **118** total claims over 20.

Replies should be mailed to: Mail Stop Missing Parts
 Commissioner for Patents
 P.O. Box 1450
 Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*

B. Habewold.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY